

Benchmark Analysis of 2016/7 Premium Rate Equivalents

ENTITY	COVERAGE TIER	HMO	HMO	PPO
HOWARD COUNTY SCHOOLS				
		Aetna	CareFirst	
	IND	\$ 475.67	\$ 496.82	\$ 583.64
	P/C	926.76	970.35	1,136.92
	H/W	1,042.85	1,093.41	1,279.58
	FAM	1,491.38	1,566.95	1,829.96
	Rate change (1/17)	1.1%	4.3%	-1.4%
	Composite PMPM cost			\$ 467.57
BALTIMORE COUNTY SCHOOLS				
	IND	\$ 644.15		\$ 727.21
	P/C	1,276.26		1,440.79
	H/W	1,537.19		1,735.36
	FAM	1,733.14		1,956.55
	Rate change (1/17)	4.7%		4.7%
	Composite PMPM cost			\$ 574.91
CARROLL COUNTY SCHOOLS				
	IND			\$ 726.73
	P/C			1,079.52
	H/W			1,432.34
	FAM			1,855.65
	Rate change (1/16)			0.0%
	Composite PMPM cost			\$ 552.57
HARFORD COUNTY SCHOOLS				
				PPO/Trip. Opt.
	IND	\$ 504.58		\$ 588.09
	P/C	950.43		1,220.19
	H/W	1,154.82		1,467.03
	FAM	1,337.25		1,495.75
	Rate change (7/16)	4.3%		4.3%
	Composite PMPM cost			\$ 456.10
ANNE ARUNDEL SCHOOLS				
	IND	\$ 442.89		\$ 548.89
	P/C	692.15		1,006.34
	H/W	1,066.62		1,310.70
	FAM	1,279.30		1,572.21
	Rate change (1/16)	5.0%		-1.0%
	(estimated)			
FREDERICK COUNTY SCHOOLS				
	IND			\$ 679.12
	P/C			1,479.13
	H/W			1,479.13
	FAM			1,561.99
	Rates are as of July 2015			
MONTGOMERY COUNTY SCHOOLS				
		CareFirst	CIGNA	CareFirst
	IND	\$ 395.35	\$ 471.44	\$ 633.56
	P/C	762.03	905.03	1,266.61
	H/W	762.03	905.03	1,266.61
	FAM	1,117.62	1,351.87	1,682.48
	Rates are as of January 2016			
HOWARD COUNTY GOVERNMENT				
	IND	\$ 579.65		\$ 684.36
	P/C	1,083.94		1,197.63
	H/W	1,333.18		1,574.04
	FAM	1,715.76		1,950.44
	Est. rate change (1/17)	8.0%		8.0%
	Composite PMPM cost			\$ 529.56